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### ***Entrepreneur Standing Tall In The Business Community***

**GUYANDOTTE** - Susie Pham stands tall in the business world! Not quite reaching 5 feet in height and weighing less than 100 pounds, she is a boundless bundle of energy that makes quite an impression on anyone she comes in contact with.

Pham is the sole operator of the BP of Guyandotte gas station and convenience store situated in the heart of Guyandotte on the banks of the Ohio River. Vietnamese-born Huong “Susie” Xuan Pham can be seen anytime day and night exchanging greetings with her many customers at her store.

The business exemplifies the personality of the owner; bustling with energy and activity. “People are always coming in and talking,” said Pham. “My store has become somewhat of a community meeting place where people come to see what is going on which keeps me very busy.”

Born in Saigon, Pham left Vietnam just before the fall of Saigon in 1975. She originally settled in Louisville, where she earned a bachelor’s degree in commerce and accounting in 1980. That same year she relocated to Huntington and spent another two years acquiring knowledge in computer sciences from Marshall University.

During her first few years in Huntington, Pham worked for various firms including Value City Furniture, Ensign Electric, and Chiron Corporation as an accountant, bookkeeper and office manager. After being laid off from her job at Chiron in 1994, she borrowed approximately \$20K from her family to start her own business, T & P Carryout, an existing store just down the street from her present location. Faced with obstacles and various problems at that location, Pham decided to cut her losses and build her own building.

“There were times that I wanted to go out of business, it was just too much. It takes a lot of work to keep up the property and order merchandise,” Pham said.

Not knowing exactly which direction to go, Pham approached the Marshall University Small Business Development Center (SBDC) and asked for help to prepare a loan package to reopen her business in another location.

Edna McClain, program director at the SBDC, worked with Pham to put together a Small Business Administration (SBA) loan to purchase the land and construct a building at 532 Bridge Street in Guyandotte.

“The SBDC was extremely helpful in putting together the SBA loan package. Edna McClain was very enthusiastic about helping people. She prepared my financial projections and packaged my loan application very quickly. She is very good and so nice,” said Pham.

In early 1998, Pham opened BP of Guyandotte and has rapidly become the most active business in Guyandotte. In fact, Pham was recognized in November of 1998 by the SBA and Bank One as the West Virginia Minority Small Business Entrepreneur of the Year.

Since initially opening her business, Pham has more than doubled her revenues. It hasn't come without lots of work and effort.

“You have to work at your business 24 hours a day, 7 days a week to succeed,” said Pham, whose hard work ethics and strong will is a driving force for her accomplishment.

“I don't know what all the fuss is about; I only work hard to keep the store open. It's just a lot of hard work,” concluded Pham.

While Pham may not grow any taller in stature, it's a safe bet that her reputation as a savvy and successful business person will continue to grow.

To learn more about the assistance and programs offered by the SBA, SBDC, and SCORE, contact the West Virginia District Office at 304-623-5631 or 1-800-767-8052 ext. 8. All SBA programs are extended to the public on a non-discriminatory basis.

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